

DECLARATION AND POWER OF ATTORNEYAttorney's Docket No. **06937.105006**In re Application of: **Marianne Painter, Kevin Wojcikewych, Brad Gebert, Douglas Lebda, and Richard Stiegler**

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Method and System for Selecting Qualification Forms for Financial Services and Financial Products**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office*, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed Under 35 USC § 119 (a)-(d)</u>
			Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

<u>60/506,557</u>	<u>September 26, 2003</u>	_____	_____
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status: patented, pending, abandoned</u>
<u>10/409,647</u>	<u>April 8, 2003</u>	<u>pending</u>

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: I hereby appoint the practitioners associated with Customer Number **20786** to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Send correspondence to: **King & Spalding LLP**
Customer No. 20786
191 Peachtree Street, N.E., 45th Floor
Atlanta, Georgia 30303

Direct telephone calls at **(404) 572-4600**

Steven P. Wigmore

Full name of first inventor: <u>Marianne Painter</u>	Citizenship: <u>U.S.</u>
Inventor's signature <u>Marianne Painter</u>	Date: <u>3/5/04</u>
Residence and Post Office Address: <u>8815 Redmayne Court, Waxhaw, North Carolina 28173</u>	

DECLARATION AND POWER OF ATTORNEYAttorney's Docket No. **06937.105006**In re Application of: **Marianne Painter, Kevin Wojcikewych, Brad Gebert, Douglas Lebda, and Richard Stiegler**

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Method and System for Selecting Qualification Forms for Financial Services and Financial Products**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office*, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed Under 35 USC § 119 (a)-(d)</u>
_____	_____	_____	Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

<u>60/506,557</u>	<u>September 26, 2003</u>	_____	_____
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status: patented, pending, abandoned</u>
<u>10/409,647</u>	<u>April 8, 2003</u>	<u>pending</u>

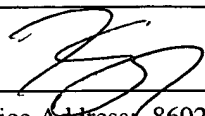
I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: I hereby appoint the practitioners associated with Customer Number **20786** to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Send correspondence to: **King & Spalding LLP**
Customer No. 20786
191 Peachtree Street, N.E., 45th Floor
Atlanta, Georgia 30303

Direct telephone calls at **(404) 572-4600**

Steven P. Wigmore

Full name of second inventor: Kevin Wojcikewych	Citizenship: U.S.
Inventor's signature 	Date: 3/5/04
Residence and Post Office Address: 8602 Castle Cliff Drive, Matthews, North Carolina 28105	

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No. 06937.105006

In re Application of: **Marianne Painter, Kevin Wojcikewych, Brad Gebert, Douglas Lebda, and Richard Stiegler**

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Method and System for Selecting Qualification Forms for Financial Services and Financial Products**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office*, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed Under 35 USC § 119 (a)-(d)</u>
			Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

<u>60/506,557</u>	<u>September 26, 2003</u>		
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status: patented, pending, abandoned</u>
<u>10/409,647</u>	<u>April 8, 2003</u>	<u>pending</u>

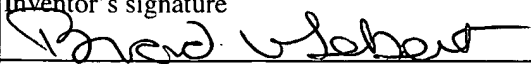
I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: I hereby appoint the practitioners associated with Customer Number **20786** to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Send correspondence to: **King & Spalding LLP**
Customer No. 20786
191 Peachtree Street, N.E., 45th Floor
Atlanta, Georgia 30303

Direct telephone calls at (404) 572-4600

Steven P. Wigmore

Full name of third inventor: Brad Gebert	Citizenship: U.S.
Inventor's signature 	Date: 3/5/04
Residence and Post Office Address: 10843 Wilkie Drive, Charlotte, North Carolina 28277	

DECLARATION AND POWER OF ATTORNEY
06937.105006

Attorney's Docket No.

In re Application of: **Marianne Painter, Kevin Wojcikewych, Brad Gebert, Douglas Lebda, and Richard Stiegler**

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Method and System for Selecting Qualification Forms for Financial Services and Financial Products**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office*, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

<u>Application No.</u>	<u>Country</u>	<u>Filing Date</u>	<u>Priority Claimed Under 35 USC § 119 (a)-(d)</u>
			Yes _____ No _____

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

<u>60/506,557</u>	<u>September 26, 2003</u>		
(Application No.)	(Filing Date)	(Application No.)	(Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>Application Serial No.</u>	<u>Filing Date</u>	<u>Status: patented, pending, abandoned</u>
<u>10/409,647</u>	<u>April 8, 2003</u>	<u>pending</u>

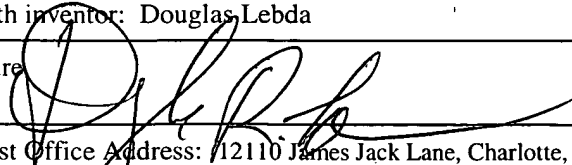
I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: I hereby appoint the practitioners associated with Customer Number **20786** to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Send correspondence to: **King & Spalding LLP**
Customer No. 20786
191 Peachtree Street, N.E., 45th Floor
Atlanta, Georgia 30303

Direct telephone calls at **(404) 572-4600**

Steven P. Wigmore

Full name of fourth inventor: Douglas Lebda	Citizenship: U.S.
Inventor's signature 	Date: 3/5/04
Residence and Post Office Address: 12110 James Jack Lane, Charlotte, North Carolina 28277	

Attorney's Docket No. 06937.105006

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name. I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **Method and System for Selecting Qualification Forms for Financial Services and Financial Products**, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I do not know and do not believe that the same was ever known or used by others in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one year prior to the date of this application. I further state that the invention was not in public use or on sale in the United States of America more than one year prior to the date of this application. *I understand that I have a duty of candor and good faith toward the Patent and Trademark Office*, and I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 (a)-(d) of the foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate disclosing subject matter in common with the above-identified specification and having a filing date before that of the application on which priority is claimed:

Yes No

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

<u>60/506,557</u> (Application No.)	<u>September 26, 2003</u> (Filing Date)	<u></u> (Application No.)	<u></u> (Filing Date)
--	--	------------------------------	--------------------------

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter disclosed and claimed in the present application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

10/409,647	April 8, 2003	pending
------------	---------------	---------

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statement were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patents issuing thereon.

POWER OF ATTORNEY: I hereby appoint the practitioners associated with Customer Number **20786** to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Steven P. Wigmore

Full name of fourth inventor: Richard Stiegler	Citizenship: U.S.
Inventor's signature <i>Richard Stiegler</i>	Date: 4 Mar 2004
Residence and Post Office Address: 103 Belvedere Lane, Waxhaw, North Carolina 28173	